

Form 137 – aplccmpn

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 19–14615–RG  
Chapter: 13  
Judge: Rosemary Gambardella

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Nieves L Lara–Delgado  
293 Highwood Ave  
Teaneck, NJ 07666–3217

Social Security No.:  
xxx–xx–9295

Employer's Tax I.D. No.:

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**NOTICE OF HEARING ON APPLICATION FOR COMPENSATION**

NOTICE IS HEREBY GIVEN that there will be a hearing held before the honorable Rosemary Gambardella on:

Date: 11/4/20  
Time: 10:00 AM  
Location: Courtroom 3E, Martin Luther King, Jr. Federal Building, 50 Walnut Street, 3rd Floor, Newark, NJ 07102

for the purpose of acting on applications for compensation. Attendance by debtor(s) or creditors is welcome, but not required.

The following applications for compensation have been filed:

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APPLICANT(S)  
Norgaard, O'Boyle & Hannon

COMMISSION OR FEES  
\$5,027.50

EXPENSES  
\$73.25

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If this is a chapter 13 case, the fees and expenses awarded:

- ☒ will not reduce the amount to be paid to general unsecured creditors under the plan.
- ☐ will reduce the amount to be paid to general unsecured creditors under the plan as follows:

Debtor(s) or other parties who wish to object must file an objection not later than 7 days prior to the hearing date. Objections must be filed with the Court and served on the applicant and other interested parties.

An appearance is not required on an application for compensation unless an objection is filed.

Dated: October 13, 2020

JAN:

Jeanne Naughton  
Clerk

In re:  
Nieves L Lara-Delgado  
Debtor(s)

Case No. 19-14615-RG  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Oct 13, 2020

User: admin  
Form ID: 137

Page 1 of 3  
Total Noticed: 53

The following symbols are used throughout this certificate:

| Symbol | Definition                                                                                                                                                                                                                            |
|--------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.        |
| #      | Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 15, 2020:

| Recip ID  | Recipient Name and Address                                                                       |
|-----------|--------------------------------------------------------------------------------------------------|
| db        | Nieves L Lara-Delgado, 293 Highwood Ave, Teaneck, NJ 07666-3217                                  |
| 518067816 | ARS, 1643 NW 136th Ave Bldg H, City of Sunrise, FL 33323-2857                                    |
| 518067815 | Akron Billing Center, 3585 Ridge Park Dr, Akron, OH 44333-8203                                   |
| 518067817 | Awa Collections, PO Box 6605, Orange, CA 92863-6605                                              |
| 518067820 | Cord Blood Registry, Inc., 6550 S Bay Colony Dr Ste 100, Tuscon, AZ 85756-7150                   |
| 518067827 | EOS CCA, PO Box 981002, Boston, MA 02298-1002                                                    |
| 518228316 | Educational Credit Management Corporation, P.O. Box 16408, St. Paul, MN 55116-0408               |
| 518067824 | Emergency Physician Services of NJ, 718 Teaneck Rd, Teaneck, NJ 07666-4245                       |
| 518213787 | Emergency Physician Services of NJ PA, PO Box 1123, Minneapolis, MN 55440-1123                   |
| 518067825 | Emergency Physician Services of NJ, 718 Teaneck Rd, Teaneck, NJ 07666-4245                       |
| 518067828 | + Faloni & Assoc., 165 Passaic Ave Ste 301B, Fairfield, NJ 07004-3592                            |
| 518067830 | HRRG, PO Box 8486, Coral Springs, FL 33075-8486                                                  |
| 518067829 | + Holy Name Medical Center, 718 Teaneck Rd, Teaneck, NJ 07666-4281                               |
| 518067831 | # KML Law Group, 216 Haddon Ave Ste 406, Westmont, NJ 08108-2812                                 |
| 518067834 | MTA Bridges & Tunnels, Violations Processing Center, PO Box 15186, Albany, NY 12212-5186         |
| 518241656 | + MidFirst Bank, 999 NorthWest Grand Blvd., Oklahoma City, OK 73118-6051                         |
| 518067833 | Midland Mortgage, PO Box 26648, Oklahoma City, OK 73126-0648                                     |
| 518067837 | NHCAC, 800 31st St, Union City, NJ 07087-2428                                                    |
| 518067838 | NY State Higher ED, 99 Washington Ave, Albany, NY 12210-2822                                     |
| 518067839 | NYC Human Resources Admin, 250 Church St Fl 8, New York, NY 10013-3429                           |
| 518067842 | Progressive Insurance, c/o Caine & Weiner, 5805 Sepulveda Blvd Fl 4, Sherman Oaks, CA 91411-2532 |
| 518067843 | Specialized Loan Services, 8742 Lucent Blvd Ste 300, Highlands Ranch, CO 80129-2386              |
| 518067846 | Tolls By Mail, PO Box 15183, Albany, NY 12212-5183                                               |

TOTAL: 23

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID  | Notice Type: Email Address                      | Date/Time            | Recipient Name and Address                                                                                                           |
|-----------|-------------------------------------------------|----------------------|--------------------------------------------------------------------------------------------------------------------------------------|
| smg       | Email/Text: usanj.njbankr@usdoj.gov             | Oct 13 2020 20:30:00 | U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534                                                  |
| smg       | + Email/Text: ustpreion03.ne.ecf@usdoj.gov      | Oct 13 2020 20:30:00 | United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235 |
| cr        | + Email/PDF: acg.acg.ebn@americaninfosource.com | Oct 13 2020 21:01:57 | CAPITAL ONE AUTO FINANCE, A DIVISION OF CAPITAL ON, 4515 N SANTA FE AVE, OKLAHOMA CITY, OK 73118-7901                                |
| cr        | + Email/PDF: acg.acg.ebn@americaninfosource.com | Oct 13 2020 21:01:17 | Exeter Finance LLC, c/o Hogan Data Operations, 4515 N Santa Fe Avenue, Oklahoma City, OK 73118-7901                                  |
| cr        | + Email/PDF: gecsed@recoverycorp.com            | Oct 13 2020 21:01:28 | Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021                                             |
| 518067818 | Email/PDF: AIS.COAF.EBN@Americaninfosource.com  |                      |                                                                                                                                      |

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|           |                                                                     |                      |                                                                                                                                   |
|-----------|---------------------------------------------------------------------|----------------------|-----------------------------------------------------------------------------------------------------------------------------------|
|           |                                                                     | Oct 13 2020 21:02:02 | Capital One Auto Finance, CB Disputes Team, PO Box 259407, Plano, TX 75025-9407                                                   |
| 518099012 | + Email/PDF: acg.acg.ebn@americaninfosource.com                     | Oct 13 2020 21:01:37 | Capital One Auto Finance, a division of, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901 |
| 518160619 | + Email/PDF: acg.acg.ebn@americaninfosource.com                     | Oct 13 2020 21:01:57 | Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360                                         |
| 518173212 | + Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM                         | Oct 13 2020 21:02:06 | Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901                                                   |
| 518067819 | Email/PDF: AIS.cocard.ebn@americaninfosource.com                    | Oct 13 2020 21:01:35 | Capital One Bank USA NA, PO Box 30281, Salt Lake City, UT 84130-0281                                                              |
| 518067821 | Email/Text: clientservices@credit-control.com                       | Oct 13 2020 20:30:00 | Credit Control, LLC, 5757 Phantom Dr Ste 330, Hazelwood, MO 63042-2429                                                            |
| 518067822 | Email/PDF: creditonebknotifications@resurgent.com                   | Oct 13 2020 21:01:37 | Credit One Bank, PO Box 98872, Las Vegas, NV 89193-8872                                                                           |
| 518067823 | Email/PDF: pa_dc_ed@navient.com                                     | Oct 13 2020 21:02:01 | Dept of Ed/Navient, 123 S Justison St Fl 3, Wilmington, DE 19801-5360                                                             |
| 518067826 | Email/Text: bknotice@ercbpo.com                                     | Oct 13 2020 20:30:00 | Enhanced Recovery Company, PO Box 57547, Jacksonville, FL 32241-7547                                                              |
| 518141550 | Email/PDF: resurgentbknotifications@resurgent.com                   | Oct 13 2020 21:01:21 | LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587                                                                         |
| 518067832 | Email/PDF: resurgentbknotifications@resurgent.com                   | Oct 13 2020 21:01:41 | LVNV Funding LLC, c/o Resurgent Capital Service, PO Box 1269, Greenville, SC 29602-1269                                           |
| 518102897 | Email/PDF: resurgentbknotifications@resurgent.com                   | Oct 13 2020 21:02:01 | LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587                                            |
| 518067835 | Email/Text: Bankruptcies@nragroup.com                               | Oct 13 2020 20:31:00 | National Recovery Agency, 2491 Paxton St, Harrisburg, PA 17111-1036                                                               |
| 518067836 | + Email/PDF: pa_dc_claims@navient.com                               | Oct 13 2020 21:02:00 | Navient, 123 S Justison St Fl 3, Wilmington, DE 19801-5363                                                                        |
| 518173348 | + Email/Text: GUARBKe-courtdocs@ascendiumeducation.org              | Oct 13 2020 20:28:00 | Navient Solutions, LLC on behalf of, Ascendium Education Solutions, Inc., PO Box 8961, Madison, WI 53708-8961                     |
| 518262408 | Email/PDF: pa_dc_claims@navient.com                                 | Oct 13 2020 21:01:40 | Navient Solutions, LLC. on behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635             |
| 518067840 | Email/Text: janicemorgan@optimum.net                                | Oct 13 2020 20:31:00 | PDAB Inc., 98 Ford Rd Ste 3B, Denville, NJ 07834-1356                                                                             |
| 518067841 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com                | Oct 13 2020 21:01:58 | Portfolio Recovery, 120 Corporate Blvd Ste 100, Norfolk, VA 23502-4962                                                            |
| 518067844 | Email/Text: appebnmailbox@sprint.com                                | Oct 13 2020 20:29:00 | Sprint, PO Box 4191, Carol Stream, IL 60197-4191                                                                                  |
| 518067845 | Email/PDF: gecsed@recoverycorp.com                                  | Oct 13 2020 21:01:08 | SYNCB/Care Credit, PO Box 965036, Orlando, FL 32896-5036                                                                          |
| 518067847 | Email/Text: bankruptcydepartment@tsico.com                          | Oct 13 2020 20:30:00 | Transworld Systems, Inc., 5626 Frantz Rd, Dublin, OH 43017-1559                                                                   |
| 518239660 | + Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM                         | Oct 13 2020 21:01:25 | Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901                                       |
| 518067849 | Email/Text: wfmelectronicbankruptcyntifications@verizonwireless.com | Oct 13 2020 20:28:00 | Verizon, 500 Technology Dr Ste 300, Weldon Spring, MO 63304-2225                                                                  |
| 518067848 | Email/Text: wfmelectronicbankruptcyntifications@verizonwireless.com | Oct 13 2020 20:28:00 | Verizon, PO Box 650584, Dallas, TX 75265-0584                                                                                     |
| 518067850 | Email/Text: wfmelectronicbankruptcyntifications@verizonwireless.com | Oct 13 2020 20:28:00 | Verizon Wireless, PO Box 650051, Dallas, TX                                                                                       |

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75265-0051

TOTAL: 30

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 15, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 10, 2020 at the address(es) listed below:

| Name                  | Email Address                                                                                                                                                                                                                               |
|-----------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Denise E. Carlon      | on behalf of Creditor U.S. Bank National Association as trustee on behalf of the holders of the Citigroup Mortgage Loan Trust Inc. Asset-Backed Pass-Through Certificates Series 2007-OPX1 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com   |
| Jason Brett Schwartz  | on behalf of Creditor Capital One Auto Finance jschwartz@mesterschwartz.com                                                                                                                                                                 |
| Kevin Gordon McDonald | on behalf of Creditor U.S. Bank National Association as trustee on behalf of the holders of the Citigroup Mortgage Loan Trust Inc. Asset-Backed Pass-Through Certificates Series 2007-OPX1 kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com |
| Marie-Ann Greenberg   | magecf@magtrustee.com                                                                                                                                                                                                                       |
| Mark E Norgaard       | on behalf of Debtor Nieves L Lara-Delgado mnorgaard@norgaardfirm.com<br>sferreira@norgaardfirm.com;kcimmino@norgaardfirm.com;l84grandno@gmail.com;dtakach@norgaardfirm.com                                                                  |
| U.S. Trustee          | USTPRegion03.NE.ECF@usdoj.gov                                                                                                                                                                                                               |

TOTAL: 6